

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

JOSEPH J. LETTIERO
DONNA M. LETTIERO
Debtor(s)

Case No. 14-23094GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/31/2014.
- 2) The plan was confirmed on 09/04/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 02/02/2015, 03/17/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/24/2019.
- 6) Number of months from filing to last payment: 58.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$44,950.00.
- 10) Amount of unsecured claims discharged without payment: \$81,178.56.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$162,456.91
Less amount refunded to debtor	\$5,880.70

NET RECEIPTS: \$156,576.21

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,900.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$6,678.03
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$10,578.03

Attorney fees paid and disclosed by debtor: \$600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL(*)	Priority	0.00	19,251.21	19,251.21	19,251.21	0.00
ALLY FINANCIAL**	Unsecured	1,923.76	1,923.76	1,923.76	202.98	0.00
AT & T MOBILITY II LLC	Unsecured	500.00	515.79	515.79	54.42	0.00
BRIDGEWAY CAPITAL INC	Secured	5,444.30	5,820.63	5,820.63	5,820.63	1,785.17
CERASTES LLC	Unsecured	2,408.69	2,512.61	2,512.61	265.11	0.00
CLERK, U S BANKRUPTCY COURT	Priority	NA	NA	2,047.52	2,047.52	0.00
DISCOVER BANK(*)	Unsecured	7,904.00	8,037.70	8,037.70	848.06	0.00
DISCOVER BANK(*)	Unsecured	14,573.00	14,818.44	14,818.44	1,563.49	0.00
ECAST SETTLEMENT CORP	Unsecured	10,465.00	10,563.51	10,563.51	1,114.56	0.00
EMERGENCY PHYSICIANS OF PITTSF	Unsecured	474.00	NA	NA	0.00	0.00
FIRST BANK	Unsecured	7,729.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF OMAHA(Unsecured	NA	8,150.42	8,150.42	859.95	0.00
FIRST NIAGARA BANK++	Unsecured	19,159.00	19,405.96	0.00	0.00	0.00
GLHEC & AFFILIATES: GLHEGC NEL/	Unsecured	1,560.00	1,593.36	1,593.36	168.12	0.00
GREEN TREE SERVICING LLC(*)	Secured	58,250.00	50,903.15	0.00	36,117.49	0.00
MERRICK BANK	Unsecured	1,106.20	1,084.22	1,084.22	114.40	0.00
NATIONSTAR MORTGAGE LLC D/B/A	Secured	164,795.00	164,907.51	0.00	72,538.57	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,794.00	0.00	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	625.00	694.70	694.70	73.30	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,768.00	4,020.63	4,020.63	424.22	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	842.00	885.21	885.21	93.40	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	608.78	698.44	698.44	73.69	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,800.00	5,626.92	5,626.92	593.70	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	0.00	4,010.19	4,010.19	423.12	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	6,604.00	6,574.00	6,574.00	693.62	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	327.03	367.11	367.11	38.73	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	6,948.00	6,753.02	6,753.02	712.51	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	1,040.00	1,139.36	1,139.36	120.21	0.00
STATE COLLECTION SERVICE INC	Unsecured	1,163.00	NA	NA	0.00	0.00
UNITED STUDENT AID FUNDS INC (L	Unsecured	NA	0.00	0.00	0.00	0.00
UPMC PHYSICIAN SERVICES++	Unsecured	260.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
UPMC PRESBYTERIAN HOSPITAL	Unsecured	1,446.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
Secured Payments:			
Mortgage Ongoing	\$5,820.63	\$114,476.69	\$1,785.17
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$5,820.63	\$114,476.69	\$1,785.17
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$21,298.73	\$21,298.73	\$0.00
TOTAL PRIORITY:	\$21,298.73	\$21,298.73	\$0.00
GENERAL UNSECURED PAYMENTS:	\$79,969.39	\$8,437.59	\$0.00

Disbursements:

Expenses of Administration	<u>\$10,578.03</u>	
Disbursements to Creditors	<u>\$145,998.18</u>	
TOTAL DISBURSEMENTS :		<u>\$156,576.21</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/20/2019

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.